



Pension and Benefits Office
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The City of Waterbury
Connecticut

TO: All City Government & Department of Education Employees
FROM: Pension & Benefits Department
DATE: May 15, 2011
SUBJECT: Patient Protection and Affordable Care Act (PPACA)

The Federal Government passed sweeping health care legislation that will impact the plans the City provides, effective July 1, 2011.

The changes are;

- **Coverage for Dependent Children to age 26** – The City will provide tax free coverage for children through the end of the month in which the child turns age 26. Anthem will terminate coverage the 1st of the month following the 26th birthday.
 - **What you have to do** – Coverage is **NOT AUTOMATIC**. If a dependent child was removed from your plan because they turned age 25 **YOU WILL NEED TO REENROLL THE DEPENDENT NOW. You will have through the end of open enrollment to do this. No late enrollments will be accepted after open enrollment closes.**
 - If the eligible dependent has other coverage available at their own place of employment, they cannot enroll in City sponsored coverage.
- **Flexible Spending Account** - We previously explained that over the counter medications would not be covered without a prescription starting January 1, 2011 under this plan. However, there are exceptions, which are;
 - Insulin; with or without a prescription
 - Medical devices like eyeglass
 - Health Plan Co-pays and deductibles

- Medical equipment and supplies, like crutches, bandages
- Diagnostic devices like blood sugar test kits
- **Plan Maximums** – Although City plans do not have an overall maximum limit on coverage, there is an “internal” maximum; that is, a lifetime cap on Organ Transplants. Effective July 1 Federal Law requires this be removed.
 - Organ Transplant expenses were capped at \$1,000,000; that cap is removed.
- **Preventative Care** – The law requires some changes here. However, although this law has been passed, the Federal Government has not finalized some parts of the rules that govern so as things change, if they do, we will keep you informed.

Anthem has provided summaries you will need to read. Please note that there is a difference between preventative care and routine care.

- **Preventative Care** helps to identify or *diagnose* a disease or medical condition.
- **Routine Care** is care that is provided after a diagnosis has been rendered; in effect, *treatment* for a condition.
- **Preventative Care items that are covered are detailed in each of two Anthem brochures on our website “Preventative Service Due to HCR” and “HCR Member Preventative Care Brochure”.** In general, items like those below are;
 - Immunizations
 - Annual physical exams for adults over age 22
 - Well baby care (plan limits # of exams by age)
 - OB/GYN – 1 exam per year
 - Mammography – Age 35-39 – 1 baseline exam; > age 40 – 1 per yr.
 - Hearing & Vision exams – 1 every 2 years